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NOVEMBER 2025

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FROM THE PUBLISHER

Welcome to the third anniversary of *Financial Perspectives, The Magazine*, as well as our third annual focus issue on generosity!

Generosity is at the heart of who we are at Foster Group. From the beginning, our vision has been to encourage lives of meaning and generosity for ourselves and for others.

Gratitude is also an important part of our DNA – being thankful for the opportunities we enjoy and the experiences that shape our lives and destinies.

Did you know that generosity and gratitude go hand in hand? That each feeds the other and creates momentum around healing, joy, and contentment? That’s why it feels so right for us to focus each year on intentional acts of giving and being thankful – especially as we approach the holidays.

How can you bring more joy to your life and your loved ones? Is your wealth helping you live a happier, more meaningful life? Have you thought about making meaningful gifts to your children or favorite charities now, instead of through your estate?

And what about gifts to yourself? Like a weekend spa getaway in the dead of winter? Or putting a private chef to work in your own kitchen to create a delicious experience for family and friends? Celebrating the spirit of gratitude and generosity often begins with simply listening to your heart.

On behalf of the team at Foster Group, I hope you enjoy the perspectives and inspiration you discover in these pages, as much as I appreciate the friends and colleagues who contributed them. Cheers to all!

Travis

Travis Rychnovsky
Chief Growth Officer and Shareholder

ON THE COVER



Create joy for yourself and for others through the holiday season and beyond.



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THANKING GIVING HEALING

By Kent Kramer

The holidays are traditionally times of joy and anticipation. But are you feeling a little out of step this season?

Are your levels of joy and anticipation somewhat mixed, not quite where you want them to be?

If so, you're not alone.

Numerous studies have found that the holiday blues (or “seasonal affective disorder”) along with mild depression or anxiety may touch as many as one in three adults each year. Even when life’s circumstances are good, we’re not immune to feeling a little down, now and again, especially around the holidays.

So, when the blues appear, what can we do to help recover our equilibrium, our sense of connection to the good life we’re living? How can we raise the likelihood of enjoying another great holiday season?

The answer may be as simple as focusing on gratitude and generosity.

GRATITUDE IS ESSENTIAL TO WELL-BEING

Psychological research clearly connects expressing gratitude with feeling better, thus confirming the time-tested adage and song lyric, “Count your many blessings, name them one by one.”

In his research paper Counting Blessing versus Burdens, UC Davis professor and psychologist Robert Emmons found that those experiencing a thankful outlook exhibited “heightened well-being.” He often adds that few things in life are as integral to our well-being as expressing thanks and gratitude. Supporting research finds that “consistently grateful people are more energetic, emotionally intelligent, forgiving, and less likely to be depressed, anxious, or lonely.”

Thankfully (pun intended), gratitude is a choice that can be cultivated in our lives.

EXERCISE: WRITING THREE THINGS

Here’s an exercise I’ve used off and on for years. Each morning, I make an entry in my journal. I think about the last 24 hours and identify three things that went well or that I’m thankful for. It never takes more than five minutes to jot them down. They don’t need to be big things. Yesterday, I was thankful for an afternoon nap in the sun. The other day, I was still glowing from an amazingly tasty French onion burger at a favorite restaurant.

Psychologists say this kind of exercise prompts our brains to scan for and focus on positive things in our lives, which jump starts gratitude. Gratitude, in turn, rewires our brain to be happier and less depressed. Doing this exercise for just a few weeks can create positive results that last for months.



Another way to incorporate the spirit of gratitude into our lives is to embrace the forgotten art of handwritten thank-you notes. The act of physically writing the words “thank you” for something is powerful. And why wait for a gift before writing a note? If you’re thankful for the role someone has played or is playing in your life, or for something you see them doing, let them know!

SOME STUDIES SUGGEST THAT ANONYMOUS ACTS OF GENEROSITY PROVIDE A SIGNIFICANT EXTRA BOOST TO OUR FEELINGS OF POSITIVITY.

GENEROSITY IS A WIN-WIN

I was reviewing some research recently and came across this surprising paragraph:

“... a host of studies (including brain fMRI scans) have uncovered evidence that humans are biologically wired for generosity. Acting generously activates the same reward pathway (in the brain) that is activated by sex and food, a correlation that may help to explain why giving and helping feel good.”

If that’s the way our brain functions, and we’d like to improve our mood (without overeating or putting too much pressure on our spouse), we can try acting generously.

In the same research, the authors note that:

“Many studies point to the possible positive consequences of generosity for the giver. Giving social support—time, effort, or goods—is associated with better overall health in older adults, and volunteering is associated with delayed mortality. Generosity appears to have especially strong associations with psychological health and well-being.”

Generosity encompasses far more than simply giving money. And experience tells me that the closer I am to the people I’m being generous toward, the better I feel about it. Some studies suggest that anonymous acts of generosity provide a significant extra boost to our feelings of positivity.

EXERCISE: CARRYING CASH

A great catalyst for inspiring anonymous generosity is simply carrying cash. A friend of mine makes it a point to carry cash so he can anonymously pay for someone’s groceries or restaurant bill. Having cash available makes him more aware and observant of people nearby. When he notices someone who might need a little help or encouragement in their day, he gives extra cash to the checker or waiter and points out who to use the money for. Then he leaves.

He’s been excited about the positive impact that comes from helping others without creating any sense of obligation or awkward connections on the part of the recipients.

EXERCISE: SHARING SOMETHING SPECIAL

Another friend and his wife regularly take people out to dinner and occasionally pay some or all the costs to take folks on a vacation with them. They find their enjoyment

is enhanced by bringing others along, especially those friends who may not easily be able to afford the experience in their current life circumstances. This echoes the book *Happy Money*, in which psychologist Elizabeth Dunn and Behavioral scientist Michael Norton provide evidence that spending on experiences for and with others generates more happiness than spending on ourselves.

My wife Kim and I have found something similar in choosing to host our growing family (now 19 of us including grandchildren!) in Breckenridge, Colorado every summer. If they supply the time, we'll provide everything else. As your family grows there may also be opportunities to generously cover education expenses, downpayments on homes, or other needs.

I'm not advising financial overextending or irresponsibility. (I am a financial advisor after all!) But if you can afford it, why not "just do it." Allow yourself to feel the lift of being generous alongside the pleasure of enjoying an activity with those you love.

None of these ideas should take the place of volunteering or giving to the causes and organizations you care about. If you're not already connected to an organization or cause, think about the needs of your community and ask friends about who's doing good work in areas that interest you.

GRATITUDE AND GENEROSITY FEED EACH OTHER AND CREATE POSITIVE MOMENTUM

The idea that gratitude and generosity are positively correlated, that one encourages the other, is not new. All great religious and secular traditions include some instruction similar to Jesus's words: "It is more blessed to give than to receive."

We are encouraged to be thankful and to share with others through forms of generosity – both of which have the potential to improve

"GRATITUDE IS IMPORTANT NOT ONLY BECAUSE IT HELPS US FEEL GOOD, BUT ALSO BECAUSE IT HELPS US DO GOOD." — ROBERT EMMONS

our well-being, as well as the well-being of those around us.

So how can you apply these lessons to enhancing your happiness and well-being this holiday season?

Make sure your preparations include plans for expressing gratitude and extending generosity. And don't discount the value of seemingly small actions. A single expression of gratitude or act of generosity can create momentum for more of the same – building toward a more joyful holiday season full of celebration, meaning, and positive experiences for yourself and those you care about.



Kent Kramer is Chief Investment Officer, as well as a Shareholder and Board Member at Foster Group.



For a deeper dive into Emmons' and McCullough's research, follow this link to their article: *Counting Blessings Versus Burdens: An Experimental Investigation of Gratitude and Subjective Well-Being in Daily Life*

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HAVE YOU CONSIDERED THE REALTIME GRATIFICATION OF WARM GIVING?

By Matt Abels

RATHER THAN IMAGINING WHAT YOUR GIFT CAN HELP ACCOMPLISH IN THE FUTURE, IMAGINE THE JOY OF SEEING WHAT IT CAN ACCOMPLISH DURING YOUR LIFETIME.

Most clients come to the estate and legacy planning process with hopes, promises, and ideas described in future tense. Conversations revolve around providing security and opportunity for their families, support for people or causes they believe in, and developing financial strategies that may help optimize the impact of their gifts. Somewhere down the line.

But there can also be value in considering gifting in the present tense – reaping the emotional rewards of seeing the impact of your gift, firsthand, now, during your lifetime.

The concept of warm giving isn't new. Like most people, you've probably already given to your children, charities, folks in need, and others in informal ways and fundraisers. A little here and a little there. But you may want to consider possibility of more significant, more formalized giving, which, in turn, may create more significant and personally gratifying results.

CLIENT FAMILIES HAVE TOLD US THEIR STORIES.

During the Covid years, a client couple wanted to make significant gifts that would help “recession-proof” their three adult children.

By personally delivering \$250,000 checks to each of the kids, they achieved their intended effect. All three were able to pay off their mortgages. On a side note, one daughter and her husband bought a furnace for a needy neighbor family, paying forward the generosity they had just experienced.

More recently, a client couple made sizeable gifts that helped their children to buy homes and establish firm financial footing. Through careful planning, they were able to do it in a tax-advantaged way.

Another couple gave their young adult children the gift of a financial planner, realizing the compounding effect that can be achieved by engaging experienced financial guidance earlier in life.

Still another client made a major gift to a local charity this year, so he could follow along as his donation funds an important new facilities construction project.

POTENTIAL BENEFITS OF WARM GIVING

When giving to Children:

You could see how your gift helps your children or grandchildren, whether it's buying a house, starting a business, or paying for college.

You could offer advice or guidance as they make decisions related to your gift.

You could test legacy and estate planning decisions by seeing how responsibly they manage financial gifts and stewardship.

You could strengthen family bonds, creating a stronger sense of connection and shared purpose with the family.

When giving to Charities:

You could see the direct results of your donation, whether it's a specific project or support of the organization's mission.

You may be recognized and appreciated during your lifetime.

You could be sure your donation is used as intended and have a say in its application.

CONSIDERATIONS WHEN THINKING ABOUT WARM GIVING

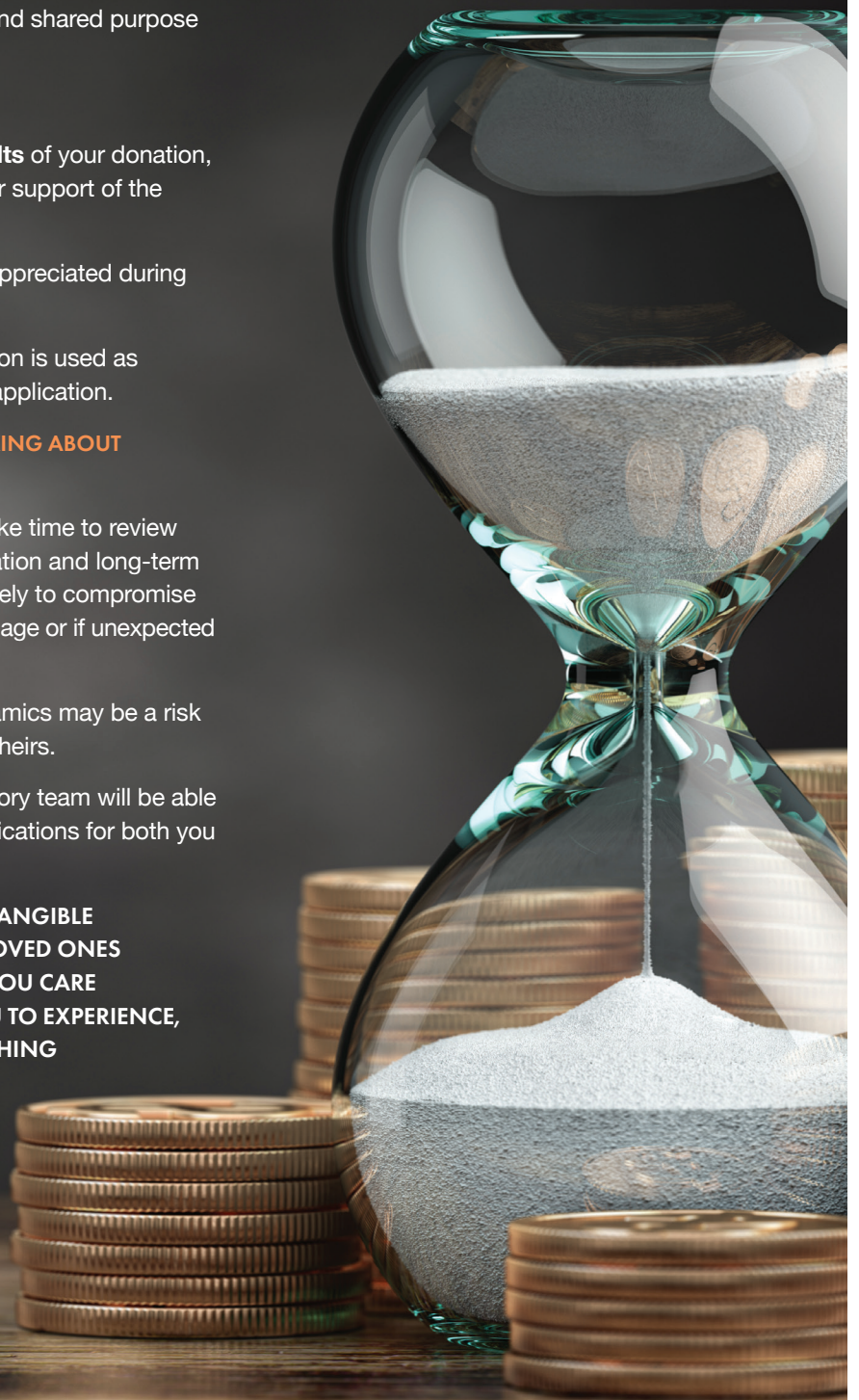
Your own financial security. Take time to review both your current financial situation and long-term plan. Ensure that gifting is unlikely to compromise your financial well-being as you age or if unexpected expenses arise.

Emotional impact. Family dynamics may be a risk if you have multiple children or heirs.

Tax impact. Your tax and advisory team will be able to help you assess the tax implications for both you and the recipients of your gifts.

WARM GIVING MAY MAKE A TANGIBLE DIFFERENCE IN THE LIVES OF LOVED ONES AND THE FUTURE OF CAUSES YOU CARE ABOUT, WHILE ENABLING YOU TO EXPERIENCE, FIRSTHAND, THE JOY OF WATCHING YOUR GIFT IN ACTION.

***Matt Abels** is Chief Practice Officer and a Shareholder at Foster Group.*



GENEROSITY IN ACTION

Q&A WITH LANCE HENNING, CEO OF GREATER DES MOINES HABITAT FOR HUMANITY



For nearly 40 years, Greater Des Moines Habitat for Humanity has been bringing central Iowa people together to build homes, communities, and hope for people and families in need. Using volunteer labor and donations of money and materials (and working alongside homebuyer families), Habitat is creating, financing, and preserving affordable home ownership.

Financial Perspectives: We're familiar with your homebuilding work but didn't realize that you are also involved in financing and repairs.

Lance Henning: Most people know about Habitat volunteers and our mission to build homes. That's the physical part of our work. And over the years, we've built more than 500 homes across the metro area. But underlying that work is the growing need to make home ownership affordable for more people. That's why we also provide community-supported, below-market rate loans for the families purchasing our homes.

On the preservation side, we provide repairs to help people stay in their homes. Everything from new roofs to handicapped access ramps, water heaters, and more.

FP: How do you select the families you work with?

LH: One of our challenges we see is that many people don't believe they can be homeowners. Typically, we work with households earning less than 80 percent of central Iowa's median income, and it often takes someone else to encourage them to connect with us. Only about 30 percent of the people

who knock on our door are ready for home ownership. We help them assess where they are, provide mortgage counseling, and help them create a plan.

Still, the number of folks coming through the door is well above our capacity on the number of home ownership opportunities we can create.

FP: Affordability is probably more important than it's ever been.

LH: It's important in both the initial homebuying process as well as the long-term life of the property. Volunteers and donations make the construction costs very efficient. The community allows us to provide mortgages that families can afford, no more than 30 percent of their income. In the event of a resale, buyers agree to sell to other low-income families. So lasting affordability is baked in from the beginning.

FP: What are other long-term results of your work?

LH: More than the physical houses, themselves, there's the impact they have on the generational wealth-building success of the families and the

children who live in them. Studies suggest that, on average, the assets of low-income homeowners are many times greater than the assets of low-income renters. Research also points to improved health and wellbeing for families who are in safe, stable home ownership situations.

FP: *How many projects are you currently working on in central Iowa?*

LH: We just closed on the last home in a 15-house subdivision on the northeast side of Des Moines, which means we'll be completing at least 40 homes, this year, possibly 42. That includes a couple of houses that are part of the tornado recovery in Greenfield. We're hoping to do as many as 50 homes in 2026.



FP: *News stories make it look like anyone can volunteer. Is that true?*

LH: It is! I think a lot of people are surprised at what they can accomplish on a construction site with just a little bit of guidance. If you want to help, we'd be happy to welcome you. We just ask that you contact us ahead of time via email or the website, so we can match you with the right project.

FP: *What type of material and financial support do you receive?*

LH: Financial gifts of any size are appreciated and make a difference. Some folks give a few dollars a month. Others commit to several thousand per year. We're fortunate to enjoy the support of local businesses and we pursue grants that match our mission and needs.

Donated building materials, working appliances, tools, and more are sold in our ReStore shops, producing income that covers our overhead. As a result, all the financial gifts we receive are 100 percent invested in the families, houses, and projects we're working on.

FP: *How can people find out more about you?*

LH: I invite them to visit our website, gdmhabitat.org.



AT FOSTER GROUP, GENEROSITY IS IN OUR DNA.
HERE ARE OUR GIVING HIGHLIGHTS FROM 2025.

TWELVE MONTHS OF GIVING

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Doctors' Day

APRIL

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The Iowa Clinic Gala

MAY

Supported Freedom for
Youth Golf Outing

JUNE

Collaborated with Bank
Iowa to volunteer for
Habitat for Humanity

JULY

Donated to Youth
Emergency Services
Omaha

AUGUST

Collaborated with
Goosman Law to pack
snack kits for Heartland
Hope Mission

SEPTEMBER

Donated to the 175th Iowa
Medical Society
Anniversary Celebration

OCTOBER

Employee Volunteer Day at
Easter Seals and
Food Bank of Iowa

NOVEMBER

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supporting adaptive
recreational programs

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President & CEO of
Homesteaders Life Company

ELEGANT AND TIMELESS HOLIDAY STYLING

THOUGHTFUL WINTER DÉCOR

By Chris Diebel

Nostalgia and familiarity are often at the center of holiday decorating traditions. But there's always room for weaving fresh ideas into the mix. We asked some of our favorite Des Moines area designers for inspiration.



At The Elements of Prairie Trail, designers Michelle Orosco and Ryan Inks embrace a seasonal aesthetic that transitions seamlessly into broader winter decor once the holidays pass.

Each January, Orosco and Inks travel to trade shows to source fresh ideas and products. “We keep our clients’ interior styles in mind when we shop,” says Ryan. Michelle adds, “Once we know a home, we can find pieces that match perfectly.” They build on the home’s core design by layering in seasonal accents, ensuring a cohesive look.

No matter the style, they emphasize timeless elegance over clutter. “Junky florals and cheesy greenery really lower the look of a space,” warns Ryan. Michelle advises sticking to one consistent type of greenery throughout the home to avoid an artificial and visually chaotic appearance.

They recommend investing in “real touch” garlands that look and feel organic. “Ours aren’t your typical craft store finds,” says Inks. They often layer multiple strands to create a lush base, then add branches, ribbons, and ornaments to complete the look.

Modern holiday aesthetics are becoming more popular, with clients requesting sleek looks using black and metallic ornaments. “Many people are looking for something cool, even a little edgy,”

explains Michelle. This year, The Elements team is leaning into a natural aesthetic with flexible faux branches that can be shaped into garlands or wreaths, then styled to either modern or traditional tastes.



For those just beginning their holiday decorating journey, Ryan and Michelle suggest starting small. Begin with one main room—often the great room—then expand to other areas like dining rooms, powder rooms, and dens over time.

High-traffic areas shouldn't be overlooked. An illuminated garland around an entryway mirror can offer a warm welcome, while a small touch lamp or candle adds charm to a powder room.

For last-minute decorators, The Elements offers ready-made options such as pre-tied ribbons, custom wreaths, centerpieces, and porch pot inserts.



Design veteran Mark Holub, formerly Vice President of Visual Merchandising for Younkers, now focuses on seasonal décor. And every November, his calendar fills up with high-profile bookings.

Holub works with a team of trusted local experts to create custom holiday displays. “Some clients want us to transform their entire home. Others want help blending family heirlooms into the décor,” says Holub.

His team incorporates mementos into striking designs using lighting, ribbon, and ornaments. One client hires Holub annually to decorate a towering 14-foot live tree. His team layers tiny white lights for depth, then adds small colored bulbs, and finishes with large, chunky multicolor lights. “It glows from within and highlights sentimental ornaments,” he explains.

For smaller spaces, Holub recommends a high-quality faux tree placed on an occasional table with a seasonal tablecloth. “It looks like a full tree from



the street and offers surface space for gifts,” he says. This approach works well for condo living and is easy to store.

Holub also favors mercury glass in his designs. “It reflects light beautifully and works with both modern and vintage styles,” he says. Plus, pieces like candlesticks and vases can be used year-round.

Lastly, don't forget the front door. Holub stresses the importance of curb appeal. Garland around the doorway or in planter boxes can create an inviting entrance.

If you missed this year's decorating window, fear not! December and January are great times to plan for next year. Designers are often more available, as well as possible savings.

Chris Diebel is a public affairs consultant and founding partner of *Bubba – Southern Comforts*.

THE 5 GENEROSITY LANGUAGES

THERE ARE MANY WAYS TO TRANSLATE A DESIRE TO GIVE INTO POSITIVE ACTION!

by Ashlee Vieregger

You've probably heard of The 5 Love Languages from the popular book by Gary Chapman. Charities and nonprofits need love, too, especially in the face of long-term funding uncertainties, staff shortages, and rising operational costs.

In my work as an advisor, volunteer board member, and advocate for nonprofit organizations, I've noted five generosity languages that help each of us express our own unique ways to give.

1. VOLUNTEER TIME

Most charities would tell you there simply aren't enough hands to do everything they'd like to accomplish. Volunteering your time can be a precious gift in bridging that capacity gap. Whether it's serving meals, mentoring youth, or helping at fundraising events, your presence is not only transformative, it can be priceless.

2. PROFESSIONAL SKILL

Expertise in any number of professional or leadership roles can be a game-changer for nonprofits. And chances are (if they could afford it), your favorite charity would love to tap your proficiency for its next capital campaign or strategic planning session. Giving

your professional knowledge, perspective, and advice can help optimize an organization's operations and reduce risk.

3. INFLUENCE & CONNECTIONS

Community leaders enjoy powerful networks and connections. Your willingness to make key introductions can have an exponential impact on a nonprofit's strategic and financial trajectory. Influence is a generosity language that leverages and compounds social capital to achieve greater good for everyone involved.

4. WORDS & TESTIMONIALS

Sharing your story or a heartfelt testimonial can inspire others and instantly elevate a nonprofit's work. Shining a light from your perspective as a donor can attract new supporters while building trust and momentum.

5. MONETARY SUPPORT

Financial generosity is the lifeblood that makes a nonprofit's mission possible. There are a variety of ways to give – including cash, appreciated investments, business interests, real estate, collectibles, and more. Donor-advised funds and charitable trusts can maximize both impact and tax efficiency.

WHICH GENEROSITY LANGUAGE DO YOU SPEAK WELL?

Your unique style and capacity for giving may enable you to be even more generous in authentic and powerful ways.

Ashlee Vieregger is a Senior Lead Advisor and Shareholder at Foster Group.

SECURE A MEANINGFUL LEGACY WITH CONFIDENCE & SIMPLICITY.

When you're navigating estate planning, the questions can seem endless: *How to protect your legacy? How to ensure your family's security?* I work with clients across Iowa to unpack concerns with creating wills, trusts and business succession plans, whether you're starting your estate plan or guiding your family through a loss.

I translate complex legal requirements into clear strategies aligned with your goals. Partnering with BrownWinick's team ensures every detail—from pre-death planning to trust administration—is handled with care. My aim is to leave you informed, confident, and secure, and I'm just one call away whenever you need guidance.

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Be Bold. Be Wise.

ACROSS THE COUNTRY, ENTERPRISING CHEFS ARE EXITING TRADITIONAL RESTAURANT KITCHENS AND ORCHESTRATING DELICIOUSLY PERSONAL DINNERS, PARTIES, BARBECUES, BRUNCHES, AND MORE IN THEIR CLIENTS' OWN HOMES. COULD YOUR NEW FAVORITE RESTAURANT BE YOUR OWN DINING ROOM?

IS DINING IN THE HOT NEW TWIST ON DINING OUT?

It's entirely possible. The rising costs of operating traditional brick and mortar restaurants combined with softening demand is creating a cottage industry of talented young chefs who are leaving their commercial kitchens with a desire to create dining experiences on a more personal scale.



Jacob Schroeder honed his craft around the world, working in everything from shoebox-sized food carts to Michelin-starred temples of gastronomy. He

currently operates Crafted Food Services and is a partner in Moxie Kitchen + Events, where he supports and collaborates with other chefs and purveyors in the central Iowa culinary community. We asked what recommendations he would provide to anyone thinking about enjoying a private chef experience for the first time.

MAKE IT AS PERSONAL AS YOU CAN!

That's the whole idea! How about a 19th-century colonial themed menu tied to

the Underground Railroad? (True story.) Or a super seasonal Iowa farm-to-table dinner?

"I've been asked to do everything from an elevated Iowa State Fair menu to emulating the chef of a couple's favorite Korean Mexican fusion restaurant in Las Vegas," says Schoeder, "which was as much fun for me as it was for them.


"A mother wanted to celebrate her family's heritage by combining Irish, Czech, and Indian cuisine into a single birthday menu. Oh, and could you make it gluten-free? Of course!"

Let your tastebuds and creativity rule the day.

DON'T WORRY ABOUT LIFTING A FINGER.

Your comfort and convenience are key parts of the deal. So as much as you may want to, don't fret about prepping the kitchen for your visiting chef.

Chefs will ask about your kitchen as part of the planning process and bring the tools and equipment they need – even dinnerware and silver. While your chef attends to the food, you can focus on entertaining your guests.



And on the back end, don't worry about cleaning up. It's all handled.

DISCOVER MORE ABOUT THE LOCAL FOOD COMMUNITY.

Local ingredients and culinary lore come part and parcel with most private chefs. "We spend our lives building relationships with area farmers, butchers, cheesemakers, mushroom growers, and others," notes Schroeder.

"We know their stories and value their passion and expertise. So, it wouldn't be unusual for 15 or more local businesses to be represented in a single menu – many you might be tasting or learning about for the first time."

One of the more entertaining aspects of a private chef dinner can be simply gathering around the kitchen island, listening to the local stories, and soaking up the culinary artistry.

SET A COMFORTABLE BUDGET.

The minimum is generally around \$1,000. But that could translate into appetizers for 30 or more people. Or a five-course feast for a table of four.

"Everything's negotiable," according to Schroeder. "Last fall, a couple hired me to

simply cook steaks on their patio, so they could share a lovely evening together enjoying their favorite view. There are lots of ways to make things both special and affordable."

Chef Jacob Schroeder creates experiences that bring food, family and friends together. He can be reached at craftedfoodsolutions@gmail.com



Follow this link for a starter list of central Iowa private chefs.

YOUR MONEY SHOULD MAKE YOU HAPPY. DOES IT?

True financial well-being isn't just about building wealth, it's about using your wealth to live a meaningful life.

By Ben Berger



When you think about money, what comes to mind? Among other things, many people view money as security. They have a goal for how much is “enough,” a number they’ve decided will help them be financially “free.”

Viewing money as security is fair. But it’s a view that can lead to being financially overprotective – prioritizing accumulation over the expense of living life.

A healthier way to view money is as a tool. It helps us accomplish the things that are important to us. That’s it. If you view money this way, it’s easier to let it go in the name of making life richer, rather than living (and holding on) to make your portfolio bigger.

I have a client on a strict budget. She’s done a great job adapting and sticking to her budget. But in this process, I noticed her posture towards money shifting. It seemed painful for her to spend money at all. She actively avoided spending money wherever possible.

I wanted to help her adjust her thinking, so at our next meeting, I asked her, “What makes you happy to spend money on?” She lit up talking about all the possibilities, and I saw the joy it brought her to even think about those things. Then, I gave her the homework to spend an additional set amount each month and enjoy her money more. The only requirement was that she had to actually spend the money on things that make her happy. It’s hard to describe the mood change in the room, but she left the meeting lighter than I’d seen her in years!

This is a powerful example for all of us (myself included) who hold onto money more tightly than we should. If you can relate, I’d encourage you to loosen your grip a bit. Give more to the causes you’re passionate about, go on that trip, or buy groceries for the person behind you at the store. Doing these things can help you put money back where it belongs in your life – as a tool to help you live more meaningfully and with less stress about the future.

Ben Berger is an Advisor at Foster Group.

HOW ABOUT A LITTLE NORTHERN WARMTH THIS WINTER?

While the default winter getaway tends toward the south, imagine the relaxing, invigorating alternative of a spa weekend up north. In the woods. On the lake. Or in the city. In some cases, the cure for the winter blahs is just a pleasant day trip away.

The spa experience is alive and well across the Midwest, which means there's a host of options for enjoying a true break from winter's routines – and resetting your physical and spiritual well-being.

IN THE WOODS

Stonedrift Spa is tucked within the Eagle Ridge Resort, just outside Galena, Illinois. In addition to full spa services, you can enjoy a full range of Nordic activities – including sledding, skating, skiing and snowboarding.

Sundara Inn & Spa is an adults-only retreat in the Wisconsin Dells. It's famous for its extensive hydrotherapy options and tranquil pine forest location.

ON THE LAKE

Kohler Waters Spa in Lake Geneva is a five-star luxury destination, offering a complete wellness experience with various hydrotherapy options.

Mission Point Resort on Mackinac Island may be a bit more of a trek, but it's known for its calming Aveda Spa. Reviewers praise the serene atmosphere and extensive amenities.

IN THE CITY

The St. Regis Spa Chicago offers a serene, sky-high sanctuary for transformative wellness journeys. The spa's robust team of experts delivers high-end bespoke treatments, including a distinctive Floating Pool Meditation & Sound Bath series. There's also a state-of-the-art Athletic Club, a heated indoor pool that flows onto a sunlit outdoor terrace, and a thoughtfully curated schedule of fitness and yoga classes.



Follow this link for additional Midwest Winter Spa options

Floating pool meditation and sound bath, courtesy of The St. Regis Spa Chicago



WHAT I LEARNED
ABOUT
LISTENING
TO MY
HEART

By Jerry Foster

As a family, our giving strategy had always been focused on faith-based charities. We'd never given to colleges, hospitals, or civic organizations. We always figured that lots of other people did that, so we focused on our lane. But a few years ago, our lane changed. Our hearts changed. This is the story of how it happened.

W

When I was 12 years old, I was diagnosed with a heart defect that required surgery and was referred to the University of Iowa Hospitals. Back then, they didn't have the tools or procedures they have now. When you were in the hospital for the type of surgery I had, you stayed for a long time.

One Saturday afternoon, I was feeling sorry for myself and alone. I remember walking down the hallway in the old pediatric wing to where there was a small window overlooking the stadium. I could barely see the north end zone. But I could easily see thousands of people in and around the stadium eating, cheering, and partying. None of them knew I was there or understood my circumstances.

Fast forward to when I was 55. I was at a show at the Civic Center, and I couldn't get my binoculars to focus. I thought I needed new glasses, but it turned out that I had Ocular Melanoma, an exceedingly rare form of eye cancer. Amazingly, one of the five top specialists in the country was at the University of Iowa. Again, it was the right place to be.

The treatment on the tumor was successful, but the long-term prognosis was tough – a 50 percent survival rate in the first five years.

WHAT DO YOU NEED MOST FROM ME?

As you can imagine, this news greatly impacted my family. Shortly after the surgery, we all gathered around the firepit at home, and I asked the question, "If I only have three years left, what do you need most from me?"

I met with each family member over the next few weeks, and they told me what they needed. We had great conversations and incredible emotional connection.

As part of the process, we started reassessing where we wanted to be generous. Ultimately, we decided to help U of I Hospitals create a fund for my doctor who is a leading researcher on Ocular Melanoma. The fund also has become a catalyst for others to financially support the research.

LIFE CIRCUMSTANCES PUSHED US IN A DIRECTION WE HADN'T BEEN IN BEFORE. SOMETIMES, REALITY TRUMPS TRADITION.

SOMETIMES, YOU NEED TO LET GO OF THE THINGS THAT HAVE DICTATED THE PAST AND LISTEN TO YOUR HEART.

Life circumstances pushed us in a direction we hadn't been in before. Sometimes, reality trumps tradition.

I HAPPEN TO BLEED CARDINAL AND GOLD.

It's incredibly ironic that the first check we've given to an educational institution was to the University of Iowa. You see, I'm not only an Iowa State graduate, I was also the mascot. I was CY!

But I learned that, sometimes, you need to let go of the things that have dictated the past and listen to your heart. You will always remember and celebrate every tradition and opportunity that brought you to where you are today. But you can also step forward into new actions and generosity that may have a positive impact for generations to come.

THE WAVE. THAT'S ME.

Still being an Iowa State fan, I think The Wave is one of the most meaningful traditions that happens in sports. If you don't know, it happens during the break between the first and second quarters of a Hawkeye football game. Everyone on the field and in the stands (even the opposing

team and their fans) waves to the kids on the upper floors of the new Stead Family Children's Hospital.

When I look up and see the faces of those kids, I remember myself as a 12-year-old, standing at the end of a hallway. Looking out a small window. Thinking that no one knew I was there. It brings tears to my eyes seeing the kids waving back to thousands of people who are saying, "We see you!"

I'm reminded how life circumstances can inform your heart and inspire change.

My advice? Listen to your heart. Follow where it's taking you.

And go Cyclones!



*Several years after being Cy, the Iowa State University mascot, **Jerry Foster** founded Foster Group with the goal of encouraging clients in pursuits of meaningful and generous living.*

Welcome to *The Revolution!*

WellAhead is a revolutionary membership program designed for the 93% of individuals who seek to remain at home as they age and lock in a plan for future care needs. With WellAhead, you receive the immediate benefits of enhanced independence and well-being at home, plus financial assurance that the majority of future long-term care costs are covered. WellAhead provides:

Independence at Home. WellAhead's well-being focus and customized programming help you continue to live healthfully in your home.

Asset Protection. If you ever need an enhanced level of care, WellAhead covers the majority of primary costs.

Enhanced Well-Being. Your WellAhead coach will help you maximize your day-to-day wellness.

Care Planning & Access. WellAhead helps you navigate your health journey and provides you with access to WesleyLife's network of care services.

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Home



Protect Your
Assets



Maximize Your
Well-Being



Plan for Future
Health Needs

“When we give cheerfully
and accept gratefully,
everyone is blessed.”

— *Maya Angelou*